

**Marketing:** School Year \_\_\_\_\_  
**Personal Finance and Building Wealth**  
**Course Code # 5037** Term: \_\_\_\_ Fall \_\_\_\_ Spring  
**1 credit** \_\_\_\_\_

Student:	Grade:
Teacher:	School:
# of Competencies in Course: 1 credit = 58	
# of Competencies Mastered:	
% of Competencies Mastered:	

**\*Standard 1.0 Income**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
1.1	Interpret factors affecting income			
1.2	Analyze employer benefits packages			
1.3	Demonstrate an understanding of inflation and its effect on purchasing power			
1.4	Examine the components of paying taxes			
1.5	Analyze the costs and benefits of paying taxes			

**\*\*Standard 2.0 Money Management**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
2.1	Apply a decision making process to personal financial choices			
2.2	Design a current personal financial plan			
2.3	Create a realistic household budget that includes short term and long term components			
2.4	Understand banking procedures and services			
2.5	Analyze personal risk management (insurance)			

**\*\*Standard 3.0 Spending and Credit**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
3.1	Demonstrate knowledge of basic principles of consumer finance			
3.2	Demonstrate awareness of consumer protection and information			
3.3	Analyze consumer debt management			
3.4	Examine various forms of credit payment			
3.5	Compare/contrast various types of loans			

**\*\*Standard 4.0 Saving and Investing**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
4.1	Identify reasons for saving and investing			
4.2	Evaluate methods of saving			
4.3	Evaluate methods of investing			
4.4	Appraise other aspects of saving and investing			
4.5	Identify regulatory agencies and their functions			

**\*\*Standard 5.0 Examine the use of credit and recordkeeping**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
5.1	Identify the characteristics of a credit card			
5.2	Explain responsible actions of obtaining a credit card			

**\*\*Standard 6.0 Examine Investment Fraud and its warning signs**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
6.1	Investigate Investment fraud and its warning signs			
6.2	Examine how government regulators work to stop investment fraud and help victims			

**\*\*Standard 7.0 Explain the importance of saving and investing income in order to meet financial needs**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
7.1	Explain the need to save and invest			
7.2	Define the following terms: saving, investing, financial needs, and financial goals			
7.3	Identify types of financial needs			
7.4	Discuss ways individuals meet financial needs			
7.5	Discuss the importance of setting financial goals to meeting financial needs			
7.6	Explain the concept of using money to make money			
7.7	Distinguish between saving and investing			
7.8	Compare the outcome of saving/investing early versus late in life			
7.9	Describes ways individuals benefit from saving/investing			

**\*\*Standard 8.0 Analyze financial needs and goals to determine financial requirements**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
8.1	Discuss the value of planning in meeting financial goals			
8.2	Identifies obstacles to meeting financial goals			
8.3	Describes characteristics of useful financial goals			
8.4	Explains a financial goal-setting process			
8.5	Demonstrates procedures for setting financial goals			
8.6	Financial goals			

**\*\*Standard 9.0 Acquire foundational knowledge of financial-service providers in order to understand their role in financial goal achievement**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
9.1	Define the role of a securities sales agent, broker			
9.2	Describe types of securities sales agents			
9.3	Describe ways in which securities sales agents are paid			
9.4	Explain obstacles in relying on the advice of securities sales agents			
9.5	Explain ways to evaluate securities sales agents			
9.6	Discuss considerations in selecting a securities agent			

**\*\*Standard 10.0 Comprehend the need for investing to ensure financial well-being**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
10.1	Explain types of investments			
10.2	Explain the relationship between risk and return			
10.3	Explain the nature of bonds			
10.4	Explain the nature of stocks			
10.5	Describe the nature of mutual funds			
10.6	Describe sources of securities information			
10.7	Read/interpret securities tables			
10.8	Explain information that can be obtained from financial statements			
10.9	Describe information that can be obtained from annual reports			
10.10	Explain causes of stock price fluctuations			
10.11	Explain factors to consider when selecting investments			
10.12	Explain fundamental analysis used in making investment decisions			
10.13	Interpret financial ratios significant to investors			
10.14	Assess securities' fundamentals			
10.15	Explain strategies for selecting investments			
10.16	Choose investments based on fundamental analysis			
10.17	Describe how securities are traded			
10.18	Discuss the nature of market timing			
10.19	Discuss legal and ethical considerations in buying and selling securities			

**\*\*Standard 11.0 Analyze careers in financial services**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
11.1	Describe employment opportunities in financial services			
11.2	Identify industries that employ financial-services professionals			
11.3	Discuss trends in financial-services industries			
11.4	Describe the nature of occupations in financial-services industries			
11.5	Explain traits and skills needed for success in financial-services careers			
11.6	Describe potential earning of financial-services professionals			
11.7	Discuss the outlook for employment in financial services industries			

**\*\*Standard 12.0 Demonstrate organizational and leadership skills**

Learning Expectations		Check the appropriate Mastery or Non-Mastery column	Mastery	Non-Mastery
12.1	Demonstrate a knowledge of DECA			
12.2	Utilize critical thinking in decision-making situations			
12.3	Identify and develop personal characteristics needed in leadership situations			

Additional comments:

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